

# Here's What You Need to Know About JUNK PLANS & RISING PREMIUMS



## WHAT ARE JUNK PLANS?

Junk plans are insurance plans that don't provide coverage for many basic health care services. The Trump administration **has rolled back protections against these plans** in order to drive up costs, undermine insurance marketplaces, and allow insurance companies to **discriminate against people with pre-existing conditions**.

## WHAT MAKES THEM JUNK?

Junk plans **don't cover basic services, as required by the Affordable Care Act**. Many junk plans don't cover hospital stays, treatment for pre-existing conditions, prescription drugs, mental health services, or maternity care. If you have one, you could **get stuck with tens of thousands of dollars in medical bills in the event of an emergency**.



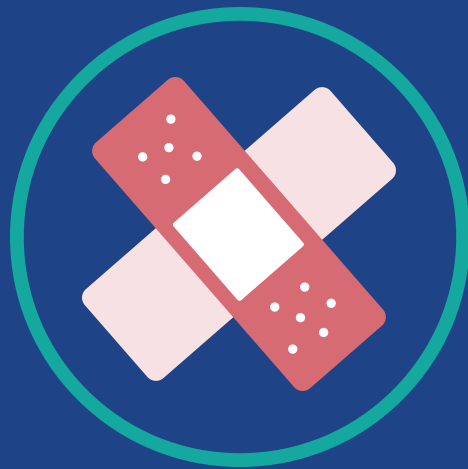
## WHY ARE COSTS RISING?

Premiums on safe, comprehensive plans that meet ACA requirements are expected to increase next year. This is because Republican leaders **have rolled back key protections that keep costs low**, including the individual mandate, protections against junk plans, and measures to stabilize the health care market.



## HOW TO FIND A SAFE PLAN

The plans available on the Silver State Health Exchange **offer comprehensive coverage to keep your family safe**. Go to [www.nevadahealthlink.com](http://www.nevadahealthlink.com) and schedule an appointment with an **exchange navigator** to see **if you qualify for an ACA subsidy that can lower the cost of insurance**.



## HOW I'M FIGHTING BACK

I voted against ACA repeal and have been a vocal advocate for lower prescription drug prices and premiums since I arrived in the Senate. **Learn more about my plan to make health care affordable at [cortezmasto.senate.gov](http://cortezmasto.senate.gov)**



Learn about my plan to make health care

# AFFORDABLE FOR NEVADA FAMILIES

OVERVIEW

- I'm working to lower the cost of prescription drugs.
- I'm working to keep protections for people with pre-existing conditions in place.
- I support the creation of a public option, a public health insurance plan that would compete with other private health insurance companies.
- I'm working to expand access to care in Nevada's rural counties and prevent insurance providers from leaving rural markets.

LOWER DRUG COSTS

- I co-sponsored *the Empowering Medicare Seniors to Negotiate Drug Prices Act*, a bill to authorize the Secretary of Health and Human Services to negotiate drug prices to protect seniors from exploitation.
- I've called on pharmaceutical companies to explain outrageous price hikes on drugs that have been on the market for decades.
- I believe no one should ever go bankrupt trying to afford the medicine they need to live.

PREVENT DISCRIMINATION

- Before *the Affordable Care Act (ACA)* was passed, insurance companies were allowed to deny coverage to pregnant women, veterans with PTSD, and cancer survivors, or charge them higher rates.
- I'm working to protect and strengthen the ACA in order to keep protections for people with pre-existing conditions in place.
- I've also co-sponsored *the Save Women's Preventive Care Act* to protect coverage for women's preventive health care services, like breast cancer screenings, domestic violence screenings, and birth control.

CREATE A PUBLIC OPTION

- I've co-sponsored *the State Public Option Act* to allow states to create a Medicaid buy-in program for all residents.
- This bill would give everyone, regardless of income, the option to buy into Medicaid.
- I've also co-sponsored *the Medicare-X Choice Act*, a bill to create a Medicare-based public option.
- These public insurance plans would compete against private insurers on state health exchanges to bring down premiums for everyone.

INVEST IN RURAL HEALTH

- I've co-sponsored *the Rural Hospital Access Act* to support and protect rural hospitals.
- I've also co-sponsored *the Resident Physician Shortage Act* to address the medical provider shortage in rural areas.
- I'm also working to expand the availability of broadband, which would give more Nevadans access to tele-health services.